

CHECKS RUSH FOR HEAVY INSURANCE

Executive Council of Modern Woodmen Limits Amount Conscription Eligible May Take.

PROTECTS FUNDS FROM DRAIN

Men Between Ages of 21 and 30 Can Only Take Out \$1,000 Policy During War.

Until rescinded by future order, no new benefit certificates will be issued by the Modern Woodmen of America in an amount exceeding \$2,000 and, if the applicant is under the age of 21, the highest denomination of certificate he can secure will be \$1,000. This was the important and far-reaching action taken by the executive council of the society which convened its regular July session at the head office in this city Thursday.

At the session of the Modern Woodmen head camp in Chicago last month a new section was incorporated in its by-laws, providing for the payment of all death claims of members engaged in any branch of the army or naval service during the present war. In view of this patriotic legislation, it at once became necessary for the society to adopt some self-protective measure with reference to the writing of new business, so as to guard against a risk of applicants who might be tempted to join solely because of this generous action in waiving the hazardous occupation clause of its certificate as affecting war risks. The recent decision was the fruit of the careful and painstaking study given the subject since the adjournment of the Chicago meeting, and it will, no doubt, meet with the hearty approval of both present and prospective members.

While thus placing a limitation on the amount of liability to which the society may become subject under the provisions of its new patriotic fund-by-law, the rule announced by the executive council opens the way for continued activity along the line of field work effort and will avoid the junking of its elaborate machinery for getting new business—an organization that has surpassed anything of similar nature in the fraternal insurance field and which last year brought into the society over 125,000 new members.

Rest Age for Both.

It was recognized, of course, that the best recruiting agent for Modern Woodmen business were also the best recruiting agent for Uncle Sam in making up his list of men to be sent into the trenches in France. In fact, a survey of the business written last year showed that a little over 65 per cent of the society's growth from adoptions or initiations came from applicants who were under the age of 31—the age at which male members begin to be exempt from government conscription for military service. In addition to this, the society faced the possibility that the exigencies of war might require the government to extend its age limits for conscription in such a way as to include applicants under 17, which, under the new Woodmen law, effective Sept. 1, are the identical ages which confer upon the applicants the privilege of beneficial membership in the society. This confronted, there was only one reasonable and fair solution, in order to protect the society against what insurance men call "adverse selection."

The head camp has already decided that all war death claims should be paid in full and had established a special fund for that purpose, known as the patriotic fund, to be accumulated from the collection of a patriotic assessment of 20 cents per \$1,000 on each \$1,000 of insurance carried by its members. The only question was how liberal the society might be in opening its doors to those who might, later on, become the beneficiaries of its generous provision. The recent action is the answer. From now on, therefore, eligible persons who desire to apply for Modern Woodmen insurance will be able to obtain not to exceed \$1,000 in benefits up to and including the admission age of 30, and not to exceed \$2,000 if age 21 to 30, inclusive. The society's laws already provided that no certificate to exceed the latter amount could be issued to any person who had reached the age of 41.

Effective at Once.

The order of the executive council does not affect the insurance of members already belonging, that is, does not provide for the scaling of certificates issued up to June 30, 1917. It does, however, become immediately effective as to certificates written from and after July 1, and will, it is thought, enable the field work department to continue its agency work without favoring upon the society a future liability that might overtax its ability in attempting to discharge it.

On County Records

Warranty Deeds.
Lewis Sonnevill and wife to Jules Vroman, lot 15, block 123, New Shops addition, East Moline, \$1.00.
Harold A. Weld and wife to Frank Perkins, lot 3, Blackhawk subdivision of block 47, Lower addition, Rock Island, \$1.00.
William T. Johnson to J. Morgan Reimann, part lot 6, block 11, Old Town, Rock Island, \$1.00.
Gustav H. Agarth and wife to Clarence S. Hinchart, lot 14, block 2, Columbia Park addition, Rock Island, \$1.00.
Mary E. Robinson to Warren Mission of African M. E. church, part lot 7, block 5, Thompson & Wells addition, Rock Island, \$1.00.

Kryptok Glasses for sale by
J. RAMSER'S SONS
Optometrists
1800 Block Rock Island

ALEDO AT A GLANCE

Daily Doings in Mercer County's Busy Capital

More Mercer County Boys Depart.

Mercer county is mustered up to full war strength. Struggling under the departure of 145 of her best sons, she awoke Friday morning to find six more being hurried on their way to Camp Lewis, where they will in turn take train for Rantoul, Ill., where Company B has been assigned to guard duty. The men who left Friday were in charge of Corporal Sam McKay, who has been in this city on recruiting duty for the past few weeks. Camp is already being broken by the Company B men and they will go to Rantoul immediately. The aviation field is but a short distance from the city, which has taken on a new lease in life and hundreds of men are being employed in the erection of hangars, machine and repair shops besides the permanent quarters of all men quartered there. Many people from this city are contemplating motoring to the new camp tomorrow and the Mercer county boys will find that the change will in no way affect their number of visitors from home. The local exemption board met in the Mercer county court house yesterday and spent the entire day at hard work. At present they are renumbering the cards and making them ready for a complete report to the war department. It has been learned that Mercer county will be given full credit for all men enlisted prior to July 1, and it is doubtful if a great number will be taken on the first lottery. Many more men from this city are applying for admission into the second officers' reserve camp which will be held in the south from Aug. 27 to Nov. 26, and there is a certainty that at least several scores will yet find service in the national army.

College to Open in Fall.

True to predictions, William and Vashti college will again open its doors to students this coming fall. The \$3,000 guarantee was secured late Thursday afternoon, some 125 residents of Aledo and various other Mercer county citizens signing the pledge. This assures the school of at least three more years of fruitfulness, and although the trustees will not be able to operate the institution as a four-year college, it is hoped that by the expiration of that time the full \$200,000 endowment will have been raised. A meeting of the board will be held as soon as possible, at which time formal action will be taken toward the opening of the school for the 1917-18 term. Present plans include the teaching of business and agricultural courses in connection with the freshman and sophomore college work. These departments will all be made stronger than ever, and a good year's work is assured for every course. It is probable that many of the college teachers who have taught in the school in the past can be secured to return and with them personally conducting the academy work this department will be one of the strongest prep schools in the state. The present war had much to do with the failure to raise the \$200,000 endowment, and it is thought with the financial condition met for at least the next three years such a charge will come as to secure the necessary endowment before that time. Then as soon as it is raised the school will once more be raised to an accredited four-year college and will take its old place among the minor schools of Illinois. However, those taking the freshman and sophomore college work will be enabled to receive full credit for all work taken in this department, as the school is once again placed on a firm foundation.

Graduates Will Teach.

Practically all of the graduates of William and Vashti college for the year 1917 have been given positions as instructors in various high schools in several states. Miss Rilla Bowers and Miss Alice Thompson are the latest to be elected to positions, the former going to Reynolds, where she will teach in the high school, and the latter to Woodhull, where she will have charge of the seventh and eighth grades. On the day have been elected principal of the Armour (N. D.) high school and Don Thompson will teach in the Moline (Kan.) high school. Miss Lois Vertrees has charge of the English department in the Rushville (Illa.) high school. All of these are bright and capable young people, and are certain to attain success in their chosen line of work.

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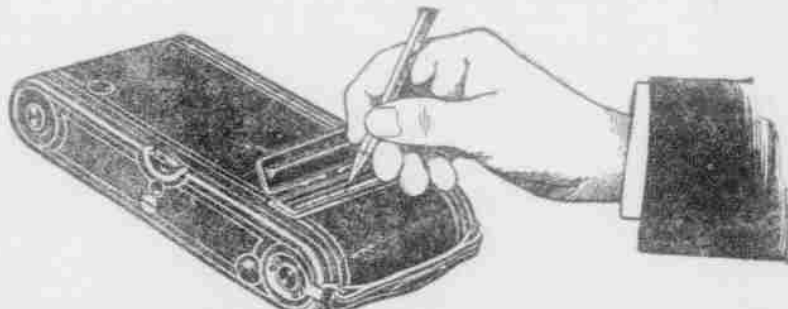
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